

Information to identify the case:

Debtor 1

Joseph M. Panigall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2626

EIN --

Debtor 2

Sheila A. Panigall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2261

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 18-24599-CMB

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph M. Panigall

Sheila A. Panigall

8/12/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph M. Panigall
Sheila A. Panigall
Debtors

Case No. 18-24599-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 5

Date Rcvd: Aug 12, 2025

Form ID: 3180W

Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2025 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2025 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 13 2025 04:07:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Aug 13 2025 04:07:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@phea.org	Aug 13 2025 00:16:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@phea.org	Aug 13 2025 00:16:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@phea.org	Aug 13 2025 00:16:00	Aes/phea, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ EDI: GMACFS.COM	Aug 13 2025 04:00:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	EDI: GMACFS.COM	Aug 13 2025 04:00:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ EDI: GMACFS.COM	Aug 13 2025 04:00:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	EDI: CAPITALONE.COM		

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		Aug 13 2025 04:00:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ EDI: CAPITALONE.COM		
		Aug 13 2025 04:00:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	EDI: CAPITALONE.COM		
		Aug 13 2025 04:00:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	EDI: CAPITALONE.COM		
		Aug 13 2025 04:00:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ EDI: CAPITALONE.COM		
		Aug 13 2025 04:00:00	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956147	+ EDI: CAPITALONE.COM		
		Aug 13 2025 04:00:00	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14978284	Email/PDF: bncnotices@becket-lee.com		
		Aug 13 2025 00:33:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15291681	+ Email/Text: bankruptcy@clearviewfcu.org		
		Aug 13 2025 00:17:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956149	+ EDI: WFNNB.COM		
		Aug 13 2025 04:07:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956150	+ EDI: WFNNB.COM		
		Aug 13 2025 04:07:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956151	+ EDI: WFNNB.COM		
		Aug 13 2025 04:07:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956152	EDI: WFNNB.COM		
		Aug 13 2025 04:07:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956154	+ EDI: WFNNB.COM		
		Aug 13 2025 04:07:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956153	+ EDI: WFNNB.COM		
		Aug 13 2025 04:07:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956157	+ Email/PDF: creditonebknotifications@resurgent.com		
		Aug 13 2025 00:31:38	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF: creditonebknotifications@resurgent.com		
		Aug 13 2025 00:30:38	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text: SAABankruptcy@fcbanking.com		
		Aug 13 2025 00:16:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956158	+ EDI: BLUESTEM		
		Aug 13 2025 04:07:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text: SAABankruptcy@fcbanking.com		
		Aug 13 2025 00:16:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956162	+ EDI: AMINFOFP.COM		
		Aug 13 2025 04:07:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ EDI: AMINFOFP.COM		
		Aug 13 2025 04:07:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	Email/Text: crdept@na.firstsource.com		
		Aug 13 2025 00:17:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956159	EDI: BLUESTEM		
		Aug 13 2025 04:07:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14968549	EDI: JEFFERSONCAP.COM		
		Aug 13 2025 04:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ EDI: CAPITALONE.COM		
		Aug 13 2025 04:00:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr,

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			Menomonee Falls, WI 53051-5660
14956168	+ EDI: CAPITALONE.COM	Aug 13 2025 04:00:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:32:20	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:32:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956171	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:30:50	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956173	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:31:48	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14972583	EDI: AGFINANCE.COM	Aug 13 2025 04:00:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+ EDI: AGFINANCE.COM	Aug 13 2025 04:00:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+ EDI: AGFINANCE.COM	Aug 13 2025 04:00:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14971905	+ Email/Text: bncnotifications@pheaa.org	Aug 13 2025 00:16:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956179	EDI: PRA.COM	Aug 13 2025 04:07:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934	EDI: PRA.COM	Aug 13 2025 04:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+ EDI: PRA.COM	Aug 13 2025 04:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177	EDI: SYNC	Aug 13 2025 04:00:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956178	^ MEBN	Aug 13 2025 00:06:53	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14976738	+ Email/Text: ebnpeoples@grblaw.com	Aug 13 2025 00:16:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14956180	+ EDI: PRA.COM	Aug 13 2025 04:07:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+ EDI: JEFFERSONCAP.COM	Aug 13 2025 04:07:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616	EDI: Q3G.COM	Aug 13 2025 04:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615	EDI: Q3G.COM	Aug 13 2025 04:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com	Aug 13 2025 00:17:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956182	+ Email/Text: DeftBkr@santander.us	Aug 13 2025 00:17:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14956181	+ Email/Text: DeftBkr@santander.us	Aug 13 2025 00:17:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242
14989949	+ Email/Text: DeftBkr@santander.us	Aug 13 2025 00:17:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

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14956184	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 13 2025 00:17:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 13 2025 00:17:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ EDI: SYNC	Aug 13 2025 04:00:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ EDI: SYNC	Aug 13 2025 04:00:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	EDI: AIS.COM	Aug 13 2025 04:07:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	Aug 13 2025 00:17:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14986301	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 13 2025 00:17:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989768	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 13 2025 00:17:00	Wilminington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 66

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
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Abagale E. Steidl

District/off: 0315-2

User: auto

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on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Abagale E. Steidl

on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmlawgroup.com

Kellie Rahl-Heffner

on behalf of Creditor Santander Bank N.A. krah-Heffner@grossmcginley.com, jkacsur@grossmcginley.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8